

Project Design Phase-II

CUSTOMER JOURNEY MAP

Date	18 OCTOBER 2022
Team ID	PNT2022TMID36233
Project Name	Smart Lender-Applicant Credibility Prediction For Loan Approval
Maximum Marks	4 Marks

CUSTOMER JOURNEY MAP:

Customer experience journey map

Use this framework to better understand customer needs, motivations, and obstacles by illustrating a key scenario or process from start to finish. When possible, use this map to document and summarize interviews and observations with real people rather than relying on your hunches or assumptions.

Created in partnership with

Product School

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Document an existing experience

Narrow your focus to a specific scenario or process within an existing product or service. In the **Steps** row, document the step-by-step process someone typically experiences, then add detail to each of the other rows.

TP
As you add detail to the experience, move each piece "What's the effort right depending on the scenario you are documenting"

Scenario	Entice	Enter	Engage	Exit	Extend
<p>Scenario Browsing, booking, attending, and rating a local city tour</p>	<p>Entice How does someone initially become aware of this process?</p>	<p>Enter What do people experience as they begin the process?</p>	<p>Engage In the core moments in the process, what happens?</p>	<p>Exit What do people typically experience as the process finishes?</p>	<p>Extend What happens after the experience is over?</p>
<p>Steps What does the person (or group) typically experience?</p>	<p>Use Next</p> <p>Use Details</p> <p>Customer needs, wants, and/or interests</p> <p>Collect the applicant details</p> <p>Loan Inception</p>	<p>Register and login</p> <p>Well knowledge in procedure</p> <p>Customer can register through email and websites</p> <p>Customer will register with their details and login using their username and password</p>	<p>Data collection and verification</p> <p>Data analyse</p> <p>Prediction</p> <p>Check through the customer details</p> <p>Collected data are processed in system</p> <p>Loan is approved based on eligibility</p>	<p>Logout</p> <p>Successful</p> <p>Logout the web page after prediction</p> <p>Customer can register next for loan eligibility</p>	<p>Loan approval status</p> <p>Eligibility Prediction</p> <p>Log of analysis</p>
<p>Interactions What interactions do they have at each step along the way?</p> <p>• People: Who do they see or talk to?</p> <p>• Places: Where are they?</p> <p>• Things: What digital touchpoints or physical objects would they use?</p>	<p>Search in online about the loan approval process</p> <p>Customer enter their details and login about the loan</p> <p>loan category</p>	<p>with application dashboard</p> <p>customer will get loan details and process involved from the system</p> <p>Sign up action</p>	<p>Data entry section</p> <p>Analysis section</p> <p>Bank will ask question and analyse about the financial condition of the customer through the loan prediction system</p>	<p>log out section</p> <p>display loan approval status</p>	<p>Predict eligibility section</p>
<p>Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")</p>	<p>Customer experience</p> <p>Provide all the required details to the customer</p> <p>Improve the performance of the bank</p>	<p>To sign into the web page</p> <p>Secure data storage</p> <p>Minimize the risk</p>	<p>Accurate decision making</p> <p>Reducing the number of defaulters</p> <p>To know the eligibility of applicant</p>	<p>Logout prevent the authentication access</p> <p>Providing ratings and reviews</p>	<p>Improve convenience</p> <p>Increase safety throughout the process</p> <p>Reduce the analysis time and effort</p>
<p>Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?</p>	<p>Bank can avoid the money risk</p> <p>Super fast at the convenience of home</p>	<p>Able to access features of Web application with created account</p>	<p>Digital solution about sign process to speed decision making</p> <p>Able to determine the lender eligibility</p>	<p>Instant processing of result</p>	<p>Improves convenience of customer</p>
<p>Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?</p>	<p>Not providing enough details</p> <p>Borrower not paying back the loan</p>	<p>Only the Banks who have register can access it</p> <p>Unreasonable delays at times</p>	<p>Costly manual process</p> <p>The trustiness of the data need to be maintained</p>	<p>If the customer forgot to log out there is vulnerability</p>	<p>The Storage load in the server side</p>
<p>Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?</p>	<p>Not providing enough details</p>	<p>Enable sign up through google or other social media over accounts</p>	<p>Feature to verify the data</p>	<p>Integrated task human-machine</p>	<p>Contacting at anytime in case of any queries</p>